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CHARTER AND BY-LAWS

The New York Board of Fire Underwriters

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CHARTER AND BY-LAWS

—OF THE—

NEW YORK BOARD

—OF—

FIRE UNDERWRITERS

Univ. of California

BY-LAWS ADOPTED FEBRUARY 21

1906

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CHARTER AND BY-LAWS

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UNIV. OF CALIFORNIA

[CHAPTER 846.]

AN ACT TO INCORPORATE THE NEW YORK BOARD OF FIRE UNDERWRITERS.

PASSED MAY 9, 1867.

The people of the State of New York, represented in Senate and Assembly, do enact as follows:

SECTION 1. The President of the Home Insurance Company, the President of the Continental Insurance Company, the President of the Security Insurance Company, the President of the International Insurance Company, the President of the Howard Insurance Company, the President of the Star Fire Insurance Company, the President of the Knickerbocker Insurance Company, the President of the Germania Fire Insurance Company, the President of the Importers' and Traders' Insurance Company, the President of the Aetna Insurance Company, the President of the Commerce Fire Insurance Company, the President of the Astor Fire Insurance Company, the President of the City Fire Insurance Company, the President of the Relief Fire Insurance Company, the President of the Niagara Fire Insurance Company, the President of the Hamilton Fire Insurance Company, the President of the Arctic Fire Insurance Company, the President of the Empire City Fire Insurance Company, the President of the American Exchange

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Fire Insurance Company, the President of the Firemen's Insurance Company, the President of the Greenwich Insurance Company, the President of the Excelsior Fire Insurance Company, the President of the Atlantic Fire Insurance Company, the President of the Lenox Fire Insurance Company, the President of the Long Island Insurance Company, the Agent of the Royal Insurance Company, the President of the New York Equitable Insurance Company, the President of the Manhattan Insurance Company, the President of the New York Fire Insurance Company, the President of the Citizens' Insurance Company, the President of the Broadway Insurance Company, the President of the Phœnix Fire Insurance Company (Brooklyn, N. Y.), the President of the Metropolitan Fire Insurance Company, the President of the Columbia Fire Insurance Company, the President of the Guardian Fire Insurance Company, the President of the Humboldt Fire Insurance Company, the President of the Commercial Fire Insurance Company, the President of the Union Mutual Insurance Company, the President of the Kings County Fire Insurance Company, the President of the Gebhard Fire Insurance Company, the President of the Hoffman Fire Insurance Company, the President of the Peter Cooper Fire Insurance Company, the President of the Rutgers Fire Insurance Company, the President of the Stuyvesant Insurance Company, the President of the Park Fire Insurance Company, the President of the Globe Fire Insurance Company, the President of the Firemen's Fund Insurance Company, the President of the Williamsburgh City Fire Insurance Company, the President of the Yonkers and New York Fire Insurance Company, the President of the Brooklyn Fire Insurance Company, the President of the American Fire Insurance Company, the President of the Pacific Fire Insurance Company, the President of the People's Fire Insurance Company, the President of the Washington Insurance Company, the Presi-

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dent of the Lafayette Fire Insurance Company, for the time being, and all other persons, the Presidents or other officers, for the time being, of any incorporated Company or Association, and any Agent doing the business of Fire Insurance in the City of New York, who may become associated with them, are hereby created a body corporate, by the name of "THE NEW YORK BOARD OF FIRE UNDERWRITERS," with perpetual succession, and power to use a common seal and to alter the same at pleasure, and to sue and be sued, to take and hold by grant, purchase and devise real and personal property, to an amount not exceeding one hundred thousand dollars in value, for the purpose of said Corporation; and to sell, convey, lease and mortgage the same, or any part thereof, subject, however, to the laws of this State in relation to devises.

SECTION 2. The purposes of this Corporation shall be to inculcate just and equitable principles in the business of insurance; to establish and maintain uniformity among its members in policies or contracts of insurance, and to acquire, preserve and disseminate valuable information relative to the business in which they are engaged.

SECTION 3. Thirty members of the Board shall constitute a quorum for the transaction of business.

SECTION 4. The officers of this Corporation shall be a President, a Vice-President, a Secretary, a Treasurer, and such others as may be provided for in the By-Laws. They shall hold their respective offices for one year, and until others may be regularly chosen in their places. The first election for officers shall be held on the third Monday of May, eighteen hundred and sixty-seven; and future elections shall be held annually, at such time and place as may be provided for in the By-Laws. To enable a person to vote at

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the first election, he shall present authority from the Company which he represents to join this Corporation and to vote for its officers. Such elections shall be made by ballot, under the inspectors, who shall be members of this Corporation and appointed thereby; and the persons having a majority of the votes of all members present and voting, shall be elected to the several offices designated on the ballots. If it shall happen that an election of officers shall not be held on the day when it should have been made, it shall be lawful on any subsequent day to hold such election, in such manner as may be prescribed in the By-Laws.

SECTION 5. The said Corporation shall have power to make all needful By-Laws, not contrary to the provisions of this Act, or the Constitution and Laws of this State or of the United States.

SECTION 6. The said Corporation shall have power to provide suitable rooms for the transaction of its business, and also to provide a patrol of men, and a competent person to act as superintendent, to discover and prevent fires, with suitable apparatus to save and preserve property or life at and after a fire; and the better to enable them so to act with promptness and efficiency, full power is given to such superintendent and to such patrol to enter any building on fire, or which may be exposed to or in danger of taking fire from other burning buildings, at once proceed to protect and endeavor to save the property therein, and to remove such property, or any part thereof, from the ruins after a fire. Nothing in this Act, however, shall warrant any interference with the action of the firemen in their duties in extinguishing a fire; and the said superintendent and the members of said patrol, while on duty at a fire, shall in all respects be subordinate to and under the con-

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trol of the Board of Metropolitan Fire Commissioners.

SECTION 7. In the month of June, eighteen hundred and sixty-seven, and in the month of June of every second year thereafter, there shall be held a meeting of the Corporation hereby created, of which ten days' previous notice shall be inserted in at least two newspapers published in the City of New York, at which meeting each incorporated insurance company or association doing business in the City of New York, whether its officers or its agents be members of this Corporation or not, shall have the right to be represented by one of such officers or by its agent, and each organization represented at such meeting shall be entitled to one vote. A majority of the whole number so represented shall have power to decide upon the question of sustaining the Fire Patrol hereinbefore mentioned, and of fixing the maximum amount of expenses which will be incurred therefor during the two fiscal years next to ensue, which amount shall in no case exceed two per centum on the aggregate of premiums returned as received, as provided in Section 8 of this Act; and the whole of such amount, or so much thereof as may be necessary, may be assessed upon the organizations belonging to this Corporation, and upon all other organizations and agencies, as hereinbefore mentioned, in proportion to the several amounts of premiums returned as received by each, as hereinafter provided, and such assessment shall be collectible by this Corporation in any court of law in the City or State of New York having jurisdiction.

SECTION 8. To provide for the payment of persons employed under the provisions of this Act, and to maintain the apparatus for saving life and property contemplated, this Corporation is empowered to require a statement to be furnished, semi-annually, by

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all corporations, associations, underwriters, agents, or persons, of the aggregate amount of premiums received for insuring property in the City of New York, for and during the six months next preceding the thirtieth day of June and the thirty-first day of December of each year, which statement shall be sworn to by the president and secretary of the corporation or association, or by the agent or person so acting and effecting such insurance in said city, and shall be handed to the Treasurer of this Corporation within thirty days after the time to which such returns are to be made.

SECTION 9. It shall be lawful for the Treasurer or other appointed officer of this Corporation, within ten days after the first day of January and first day of July, in each year, by written or printed demand signed by him, to require from every corporation, association, underwriter, agent, or person engaged in the business of Fire Insurance in the City and County of New York, the statement provided for in the last preceding section of this Act. Such demand may be delivered personally at the office of such corporation, association, agent, or person, or at the residence of the proper officer of such corporation, association, agent or person; and every officer of such corporation or association, and every individual agent, or underwriter, who shall, for thirty days after such demand, neglect to render the account, shall forfeit fifty dollars for the use of the Corporation created by this Act; and he shall also forfeit, for their use, twenty-five dollars in addition for every day he shall so neglect after the expiration of the said thirty days; and such additional penalty may be computed and recovered up to the time of the trial of the suit for the recovery thereof, which penalty may be sued for and recovered, with costs of suit, in any court of record within this State having juris-

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diction, by and in the name of the Corporation hereby created.

SECTION 10. The Corporation created by this Act shall possess the general powers and be subject to the restrictions and liabilities prescribed in the third title of the eighteenth chapter of the first part of the Revised Statutes.

SECTION 11. This Act shall take effect immediately.

STATE OF NEW YORK,
Office of the Secretary of State, } ss.

[L. S.] Given under my hand and seal of office, at the City of Albany, this ninth day of May, in the year one thousand eight hundred and sixty-seven.

I have compared the preceding with the original law on file in this office, and do hereby certify that the same is a correct transcript therefrom, and of the whole of said original law.

ERASTUS CLARK,
Deputy Secretary of State.

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LAWS OF NEW YORK.—By Authority.

[Every law, unless a different time shall be prescribed therein, shall not take effect until the twentieth day after it shall have become a law. Section 43, article II, chapter 8, General Laws.]

Chap. 155.

AN ACT to amend chapter three hundred and seventy-eight of the laws of eighteen hundred and ninety-seven, known as "the Greater New York charter," relative to the right of way of the apparatus of the insurance patrol.

Accepted by the city.

Became a law, March 16, 1900, with the approval of the Governor. Passed, three-fifths being present.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

Section 1. Section seven hundred and forty-eight of title two, chapter fifteen, of chapter three hundred and seventy-eight of the laws of eighteen hundred and ninety-seven, entitled "An act to unite into one municipality under the corporate name of the city of New York the various communities lying in and

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about New York harbor, including the city and county of New York, the city of Brooklyn, the county of Kings, the county of Richmond, and part of the county of Queens, and to provide for the government thereof" is hereby amended so as to read as follows:

§ 748. The officers and men of the fire department, and the officers and men of the insurance patrol respectively with their apparatus of all kinds, when on duty, shall have the right of way at, and in proceeding to, any fire, in any highway, street or avenue, over any and all vehicles of any kind, except those carrying the United States mail. And any person in or upon any vehicle who shall refuse the right of way, or in any way obstruct any fire apparatus, or any apparatus of the insurance patrol, or any of said officers and men while in the performance of duty, shall be guilty of a misdemeanor, and be liable to punishment for the same.

§ 2. This act shall take effect immediately.

STATE OF NEW YORK,
Office of the Secretary of State. } *ss.*:

I have compared the preceding with the original law on file in this office, and do hereby certify that the same is a correct transcript therefrom and of the whole of said original law.

JOHN T. McDONOUGH,
Secretary of State.

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BY-LAWS

OF

THE NEW YORK BOARD OF FIRE UNDERWRITERS

ADOPTED FEBRUARY 21, 1906.

ARTICLE I—MEMBERSHIP.

SECTION 1—ELIGIBILITY.

Natural persons only who are officers or agents of a fire insurance company shall be eligible to become, or remain, members of this Board.

SECTION 2—ELECTION OF MEMBERS.

New members of the Board shall be admitted only on written application to the Board. Every application shall be submitted to the Committee on Membership, which shall report thereon to the Board. New members shall be admitted only after such report and upon receiving a majority of the votes by ballot of all the members, present and voting, at a meeting of the Board. No application for membership shall be acted upon at the same meeting at which it is presented.

SECTION 3—QUALIFICATION OF MEMBERS.

No person elected shall become a member of this Board unless and until he shall, within thirty days after such election, subscribe his name to the Charter of the Board and the By-Laws, which subscription

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shall be understood as constituting an agreement to be governed by the Charter and the By-Laws of the Board, and to maintain all the rules and regulations adopted, and to be adopted, by the Board.

SECTION 4—SUSPENSION OF MEMBERS.

Any member of the Board who shall refuse or neglect to pay any assessment authorized by the Board, which the Board may declare to have been duly imposed, may, by the affirmative vote of a majority of the members present and voting at a meeting of the Board, be suspended from membership, and during such suspension, the member so suspended is prohibited from voting or taking part in the proceedings of the Board.

SECTION 5—RESIGNATION OF MEMBERS.

A member shall be entitled to resign from this Board only upon tendering his resignation at a regular meeting thereof, and all of the obligations of his membership shall continue until fifteen days after such meeting.

SECTION 6—EXPULSION OF MEMBERS.

A Charges involving the standing of any member of the Board shall be submitted to the Board in writing and referred to the Committee on Membership, who shall hear both sides and report thereon to the Board; on such report any member may be expelled by vote of a majority, present and voting, at a meeting of the Board.

B A refusal, or neglect, by any member for three months to pay any assessment authorized and declared duly imposed by the Board, shall be sufficient cause for expulsion.

C No expulsion from the Board shall be held to exonerate any company, agent or person from their ob-

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ligation to pay their proportion of the expense for the Fire Patrol or other proper expenses that may be incurred under the provision of the Charter.

If and when a member shall become ineligible for membership, and upon the failure of such member forthwith to tender his resignation, the Secretary shall, after thirty days from the date when such member became ineligible for membership, and upon being instructed by the President so to do, drop the name of such member from the roll of members of the Board, and report the same to the Board at its next meeting. D

ARTICLE II—MEETINGS OF THE BOARD.

Section 1—Time and Place of Meeting.

The Annual Meetings of the Board shall be held on the Wednesday succeeding the third Monday of May in each year. Regular monthly meetings of the Board shall be held on the third Wednesday of each month, and at other stated periods as authorized by resolution of the Board. A

Special meetings shall be called by the President, either upon his own motion, or at the request of any standing committee, or of any five members of the Board. B

All meetings shall be held at the rooms of the Board. C

Section 2—Conduct of Meeting.

Thirty members of the Board shall constitute a quorum for the transaction of business, as provided in the Act of Incorporation. A

The President, if present, shall preside at all meetings of the Board. In the absence of the President, the Vice-President shall preside, and in the absence of the Vice-President a presiding officer shall be chosen *viva voce* from the members present. B

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C The Secretary of the Board shall be the Secretary of all of the meetings thereof. At all stated meetings of the Board, the following shall be the

RULES OF ORDER:

I. Immediately on the assembling of a quorum of the members of the Board, and the chair being taken by the proper officer, the following shall be the Order of Business.

1. Calling the Roll.
2. Reading the Minutes.
3. Communications.
4. Reports of Standing Committees.
5. Reports of Special Committees.
6. Unfinished Business of the Board.
7. New Business.

II. Any member shall have the right to address a communication in writing to the President of the Board, stating, as briefly as possible, the nature of the new business to be presented, which communication shall be read to the Board under the regular call in the Order of Business; and the same shall thereafter take precedence of all other new business under the regular call. But no debate or discussion shall be had thereupon until said last-mentioned Order of Business is called.

III. Every member who has proposals to make, or reasons for, or objections to offer against, any proposition presented, shall rise and address the President; and no person shall interrupt another while speaking, unless upon a question of order or privilege.

IV. No motion shall be debated or put, unless seconded, and, at the request of any member, such motion shall be reduced to writing.

V. When any question is under debate, no motion shall be received except to adjourn, lay on the table, for the previous question, to postpone to a day certain,

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to commit, to amend, to postpone indefinitely, which several motions shall have precedence in the order in which they are arranged.

VI. All questions must be put in their order, except in filling blanks, when the largest sum or longest time named shall be first put.

VII. No motion for reconsideration shall be in order unless moved at the same meeting by a member who voted with the majority.

VIII. The yeas and nays shall be ordered by the presiding officer, on the call of any five members.

IX. Any member may call for a division of the question when the sense of same will admit of division.

X. The presiding officer shall decide all questions of order, subject to an appeal to the Board.

XI. No member, except the mover, shall speak more than once on any one question, nor shall any member occupy more than ten minutes upon any one question, except by unanimous consent; not, however, to apply to or limit the Chairmen of the Committees having the subject matter in charge.

XII. Where the rules are silent on any point or order of procedure, Cushing's Manual shall be the authority relied upon.

Section 3—Voting.

No member of the Board, whether an officer of one or more companies, or holding individually, or as a firm, the commission as an agent of one or more companies, shall have more than one vote. A

Members of the Board associated together in business, either or both as officers, agents or managers of the same company, or otherwise, shall be entitled to only one vote. B

The officers of the Board, other than the members of Committees, shall be elected by a majority of the votes cast. C

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D Members of Committees shall be elected by a plurality of the votes cast.

ARTICLE III—OFFICERS AND COMMITTEES.

SECTION 1—ENUMERATION OF OFFICERS AND COMMITTEES.

A The officers of the Board shall be a President, a Vice-President, a Secretary and Assistant Secretary, a Treasurer and an Assistant Treasurer, and such other officers as the Board may elect.

B There shall be a Committee on Membership, which shall consist of the Chairmen, for the time being, of the Standing Committees of the Board; a Committee on Arbitration, consisting of all the ex-Presidents of the Board, who are still officers, managers or agents of companies represented in the Board; a Committee on Fire Patrol Relief Fund consisting of the members of the Committee on Fire Patrol and the Chairman of the Committee on Finance; and a Committee on Origin of Fires, consisting of the Chairmen of the several Standing Committees of the Board.

C There shall also be the following Standing Committees: A Committee on Finance of seven members; a Committee on Fire Patrol of seven members; a Committee on Laws and Legislation of seven members; a Committee on Surveys of seven members; a Committee on Losses and Adjustments of eleven members; a Committee on Electricity of seven members.

SECTION 2—TERM OF OFFICE AND RESTRICTION OF MEMBERSHIP ON COMMITTEES.

A Members of Committees shall hold their respective offices for one year, and until their successors shall be regularly chosen in their places.

B In constituting committees, except the Committee

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on Membership, the Committee on Arbitration and the Committee on Origin of Fires, there shall not be more than one representative from any one Insurance Company on any one Committee; nor shall any Company be represented at the same time upon more than two Standing Committees.

SECTION 3—FAILURE TO ELECT OFFICERS OR COMMITTEES.

In case of failure to elect any of the officers or members of any Committee at the annual meeting of the Board, the Board shall fix a day for an election of such officers and Committees.

SECTION 4—VACANCIES.

If a vacancy shall occur in any office established by the Board, such vacancy shall be filled by a new election, to be held either at the next succeeding stated meeting of the Board or at a special meeting called for that purpose. A

If a vacancy shall occur in any Standing Committee, it shall be reported by the Chairman of such Committee at the first meeting of the Board held thereafter. At such meeting, the Chair shall appoint a Committee to nominate a candidate to fill the vacancy. Such nomination shall be reported at the next succeeding regular meeting of the Board and, at that meeting, the vacancy shall be filled by ballot. B

In case of absence, or expected absence of any member of a Committee for a longer period than thirty days, the President of the Board may, on the request of such Committee, appoint a member pro tem, to serve only during the absence of such regular member of the Committee. C

If any vacancy shall occur in the position of any employee of the Board, whose office is under the jurisdiction of any Standing Committee, such Committee shall fill the vacancy either by promotion, or otherwise, in the discretion of the Committee. D

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Section 5—Salaries.

The salaries of officers and employees of the Board shall be fixed by the Board; but all questions as to the compensation of officers or employees, and the amount thereof, shall first be referred to the Committee on Finance and shall be decided by the Board only after report thereon by such Committee.

Section 6—The President and Vice-President.

A The President shall preside at all meetings of the Board. In the absence of the President for any cause, the Vice-President shall have all the powers and duties of the President.

B The President and Vice-President shall be *ex-officio* members of all Standing Committees.

Section 7—The Secretary and Assistant Secretary.

A The Secretary shall keep a record of the proceedings and regulations of the Board. He shall notify each member of all meetings and shall give notice to the members of all Committees of their appointment, and it shall be his duty promptly to furnish the members with all new rules and proceedings of the Board.

B The Secretary shall prepare a complete roll of the employees of the Board, giving the date of their appointment, the salary paid, and the date of any change in salary. This roll shall be kept complete and be open to the inspection of members.

C The Assistant Secretary shall aid the Secretary in the discharge of his duties when required, and, in the absence of the Secretary, shall perform the duties of his office.

Section 8—The Treasurer and Assistant Treasurer.

A The Treasurer shall collect such sums as may be voted and assessed for the general expenses of the

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Board, and he shall disburse the same as ordered. Proper books of account of such receipts and disbursements shall be kept and a report made by the Treasurer whenever required by the Board; he shall also submit in detail a printed report semi-annually, of all his receipts and payments. An annual report shall be presented at the regular meeting immediately succeeding the annual election in May. All his accounts shall be audited as the Committee on Finance may direct.

He shall also be invested with all the duties and B
powers requisite for the collection of the Fire Patrol Fund, as provided by the act incorporating this Board. He shall prepare proper blanks for returns of premiums received by all companies, agencies or persons doing the business of Fire Insurance in the City and County of New York as required by the said act. Such blanks shall be so prepared as to require, and show when filled up, the amount of premiums received for insuring property in the City and County of New York.

He shall serve a copy of such requirement on each C
of such companies, agencies or persons. Service thereof may be made by causing the same to be delivered personally at the office of such corporation, association, agency or person or at the residence of the proper officer of such corporation, association, agent or person, and if any company, agency or person shall fail to make the proper return or pay their assessment for support of the Patrol, he shall report the delinquents to the Committee on Finance. After the time limited for making such returns the Treasurer shall forthwith, under the direction of the Committee on Finance, assess thereon, in accordance with the Act of Incorporation, a sum or sums sufficient to pay the expenses of the Fire Patrol for the then current six months.

Immediately after such assessment he shall notify D
each corporation, association, underwriter, agency or

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person so assessed, of the amount of their respective assessments, and the same shall be due and payable to the Treasurer as soon as such notice shall be served.

E The Treasurer shall keep books of account of the receipts and expenses of the Patrol Fund, and he may employ such assistance in the performance of his duties as the Committee on Finance may authorize.

F The Treasurer shall have the custody of the Fire Patrol Relief Fund and the securities in which it shall be invested, and shall keep the same separate from the other moneys and property in his possession. He shall disburse the fund as directed by the Committee on Fire Patrol Relief Fund, but only upon written order signed by the Chairman or Vice-Chairman of the Committee on Fire Patrol Relief Fund. He shall keep proper books of account for said Fund.

G All checks for the payment of money out of the Patrol Fund, whether for salaries or other expenses, shall be upon the draft of the Chairman and Secretary of the Committee on Fire Patrol, with vouchers accompanying. The Treasurer shall submit semi-annually to the Board a printed report in detail of all his receipts and payments on account of the Patrol.

H The Treasurer shall be *ex-officio* a member of the Committee on Fire Patrol.

I The Treasurer shall give a bond of not less than twenty-five thousand dollars ($25,000) for the faithful performance of his duties, such bond to be satisfactory to the Committee on Finance.

J The Assistant Treasurer shall give a bond of not less than ten thousand dollars ($10,000) for the faithful performance of his duties, such bond to be satisfactory to the Committee on Finance.

K The Assistant Treasurer shall aid the Treasurer as required. He is hereby authorized to disburse the funds of the Board under the direction of the Treasurer and to sign checks on the bank of deposit, except on funds in Trust Companies.

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In the event of the death or disability of the Treasurer, the Assistant Treasurer may be authorized by the Committee on Finance to act as Treasurer until a new Treasurer shall be elected or the disability removed, but before so acting he shall give a suitable bond in the sum of not less than twenty-five thousand dollars ($25,000), such bond to be approved by the Committee on Finance. L

SECTION 9—THE COMMITTEE ON MEMBERSHIP.

It shall be the duty of the Committee on Membership to receive, to consider and to report to the Board upon all applications for membership. It shall also be the duty of the Committee on Membership to receive charges involving the standing of any member of the Board, to conduct hearings upon such charges, if any complainant or member whose standing is involved shall so request, and to report thereon to the Board.

SECTION 10—THE COMMITTEE ON FINANCE.

It shall be the duty of the Committee on Finance to devise ways to collect funds for conducting the general business of the Board, to determine, upon returns received, the proper assessment to raise moneys for the support of the Fire Patrol and for the general expenses of the Board, and to have, with the Treasurer, a general direction in the collection and custody of said Fund. They shall prosecute in the name of the Board any delinquent who shall fail to make proper returns of premiums received, or neglect to pay the amount of their several assessments when due, after due notice given by the Treasurer. A

The Committee shall consider and report to the Board upon all questions as to the compensation of officers and employees and the amount thereof. The Committee shall have general supervision over all B

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expenditures, excepting advances of the Committee on Losses and Adjustments assessable upon the company, or companies, interested in particular losses. All expenditures of committees exceeding five hundred dollars ($500), but excepting advances of the Committee on Losses and Adjustments assessable upon the company, or companies interested in the particular losses, shall first be approved by the Committee on Finance before payment by the Treasurer. The Committee shall provide suitable rooms for the meetings of the Board and of its Committees.

C The Committee shall prepare and submit to the Board, prior to the close of the fiscal year, a budget showing, in detail, all expenses for the next year ensuing, the amount required for salaries, rent, printing and incidentals, and this budget, when adopted by the Board, shall be the guide of the Committee for the expenditures for said fiscal year, subject to any special appropriations by the Board not in conflict with these By-Laws. They shall cause the Treasurer's accounts to be audited before their presentation to the Board. The Committee shall keep such statistics as may be outlined by the Board, and also a permanent record of their proceedings, and shall make a monthly report to the Board.

D The Treasurer's monthly statement and the audit of his accounts shall be filed with the Secretary of the Board.

Section 11—The Committee on Fire Patrol.

A The Committee on Fire Patrol shall have power to organize the patrol force, which shall consist of a Superintendent, and as many Captains, Lieutenants, Sergeants, and other employees (not exceeding the number authorized by the Board), as they shall deem necessary, and their compensation shall be fixed by the Board.

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The Superintendent shall be appointed by the Board upon the [redacted]

Amendment to Sec. 8, passed October 16, 1907 :—

The Treasurer shall collect from each office or agency represented in the membership of the Board, the sum of One Dollar as a fine for non-attendance at the regular or special meetings in answer to the roll call, provided that not more than one fine for such failure shall be collected from any one office or agency without regard to the number of its representatives in the Board membership. M

The Treasurer shall pay to each member responding to the roll call, the sum of One Dollar, provided, only one payment is made to each office represented by the membership. N

Lieutenants, and the entire working force, [redacted] hold their positions at the pleasure of the Committee, and the Committee shall report to the Board all such appointments. They shall prepare rules and regulations for the government of the officers and men, and all changes, by removal and appointment of officers, shall be reported to the Board.

The Committee shall have authority to procure such rooms, apparatus and supplies as they may deem necessary for the maintenance and efficient working of the force, provided that no expenditure or engagement, involving a disbursement of over five hundred dollars ($500) at any one time, or for any one purpose, shall be incurred, without having first obtained the approval of the Board after recommendation of the Committee on Finance. The Committee shall keep a record of the rules they shall adopt for governing the Patrol, and shall report the same to the Board. E

The Chairman and Secretary of the Committee on Fire Patrol shall keep the pay rolls and other F

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vouchers of the expenditures of the Patrol, and shall draw upon the Treasurer for the amount of such pay rolls or vouchers, a duplicate whereof shall be attached to the draft, and the Treasurer's check on the bank shall be made payable to the order of the party to whom the claim is due. The certificate of the Superintendent to the correctness of each pay roll or voucher coming within his department, shall be affixed thereto before the draft shall be made. The Secretary of the Committee shall be the Secretary of the Committee on Fire Patrol Relief Fund.

G The Committee shall keep such statistics as may be outlined by the Board and also a permanent record of their proceedings and shall make a monthly report to the Board.

SECTION 12—COMMITTEE ON FIRE PATROL RELIEF FUND.

A The Committee on Fire Patrol Relief Fund shall have charge of the Fire Patrol Relief Fund established by resolution of the Board, passed at its meeting held on the 30th day of January, 1894, together with such other moneys as from time to time shall be paid into the said Fund.

B The Committee shall invest the said Fund and use the income and principal, or so much thereof as may in their judgment be necessary, for the support, aid, relief and maintenance of such members of the Fire Patrol, and their families, as shall be in indigent circumstances, and of the families of such members as shall have been injured or killed in the discharge of their duties as such fire patrolmen.

C All expenditures by the Committee exceeding five hundred dollars ($500) shall first be approved by the Committee on Finance before payment by the Treasurer.

D The Committee may, with the approval of the Board, make such regulations as shall be necessary for its own government, provided the same are not

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contrary to the provisions of the Charter and By-Laws of the Board.

The Committee shall elect from its own members a Chairman and Vice-Chairman, who shall hold office until their successors are elected. E

At each Annual Meeting of the Board, the Committee shall render an account of the Fire Patrol Relief Fund, showing how the same is invested, the amount of principal and interest thereof and the disposition thereof. F

SECTION 13—THE COMMITTEE ON LAWS AND LEGISLATION.

All questions of law and matters of State or United States legislation, having reference generally to insurance interests, shall be referred to the Committee on Laws and Legislation, unless otherwise directed by the Board. The Committee shall keep such statistics as may be outlined by the Board, and also a permanent record of their proceedings, and shall make a monthly report to the Board.

SECTION 14—THE COMMITTEE ON SURVEYS.

It shall be the duty of the Committee on Surveys to cause to be made complete surveys of all new buildings, buildings in process of alteration, and all other buildings that the interest of members requires to be examined, and to keep full and complete records of the same, and furnish the information by slip or otherwise to members of the Board; they shall also take cognizance of all violations of the Building Law brought to their attention, and shall communicate the knowledge of said violations to the Board. A

The Committee shall cause to be examined, at stated intervals, the public warehouses, and shall report to the Board any violations of the standing rules of this Board governing said warehouses. B

They shall also cause to be examined furnaces, C

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vouchers of the expenditures of the Patrol, and shall draw upon the Treasurer for the amount of such pay rolls or vouchers, a duplicate whereof shall be attached to the draft, and the Treasurer's check on the bank shall be made payable to the order of the party to whom the claim is due. The certificate of the Superintendent to the correctness of each pay roll or voucher coming within his department, shall be affixed thereto before the draft shall be made. The Secretary of the Committee shall be the Secretary of the Committee on Fire Patrol Relief Fund.

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D The Committee may, with the [illegible] make such regulations as [illegible] its own government, pro[illegible]

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SECTION 14—THE COMMITTEE ON

It shall be the duty of the Committee to cause to be made complete surveys of buildings, buildings in process of erection, other buildings that the interests require to be examined, and to keep a record of the same, and furnish information otherwise to members, and take cognizance of matters brought to its attention, and shall make a permanent record of the same, and shall make a monthly report to the Board.

ON ELECTRICITY.

The Committee on Electricity shall have charge of the Fire Alarm and its use for light

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steam boilers, heating and other apparatus and conditions involving the use of the products of petroleum or other volatile, explosive or highly inflammable substances, the improper construction or location of which may cause the premises to take fire, and shall keep a record of the condition in which they are found. Their record shall state when such defects remain uncorrected, and also when under their direction they have been remedied. They shall make monthly reports to the Board, and shall issue and deliver at the respective offices of the members of the Board slips or sheets advising of the condition of any premises which they may find to be unsafe.

D The Committee shall enforce such regulations as the Board may adopt governing the use of the various substances and apparatus above referred to.

E The Committee shall notify the members of the Board by printed slip on the first day of November in each year of all changes in the classification of hazards which they propose to submit to the Board at their meeting in November.

F The Committee shall keep such statistics as may be outlined by the Board, and also a permanent record of their proceedings, and shall make a monthly report to the Board.

SECTION 15—THE COMMITTEE ON LOSSES AND ADJUSTMENTS.

A The Committee on Losses and Adjustments shall have charge of the ascertainment of the amount of losses due under claims within the Metropolitan District whenever more than three members of the Board are interested; provided that any member may in writing, personally signed by him, advise the Committee, in any particular case, that he prefers to attend to his own adjustment, in which case he may do so through an adjuster approved by the Committee, but the Committee shall attend to the adjustment for all other members.

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When three members or less are interested, the Committee shall have power to take charge of an adjustment for any member or members so requesting, but any member attending to his own adjustment in such a case may do so through any person he selects, whether an approved adjuster or not. B

Adjusters entrusted by the Committee with the ascertainment of losses within the Metropolitan District for members of the Board, shall first be approved by said Committee, and shall, if approved, be known as Adjusters of the New York Board of Fire Underwriters. C

The approval of candidates for position of Adjuster shall be by ballot, and it shall be necessary for a candidate to receive not less than eight votes of the Committee to secure such approval. No member shall employ for the ascertainment of any loss in which more than three members are interested, any Adjuster who has not been first so approved or who is at the time under suspension. The Committee shall have power to suspend any approved Adjuster on charges made against him for irregularities, or improper conduct in the discharge of the duties assigned to him, and if such charges be sustained such suspension shall be permanent and immediately reported to the Board. D

The Committee may employ a Secretary and such other assistants as may appear to them necessary, and may prescribe their duties and make rules for their guidance, and also make rules for the appointment and direction of the Adjusters. E

The Committee shall keep such statistics as may be outlined by the Board, and also a permanent record of their proceedings, and shall make a monthly report to the Board. F

SECTION 16—THE COMMITTEE ON ELECTRICITY.

The Committee on Electricity shall have charge of the subject of electricity and its use for lighting,

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power or other purpose. They shall also keep a permanent record of their proceedings, and shall make a monthly report to the Board.

SECTION 17—THE COMMITTEE ON ARBITRATION.

A The Committee shall be charged with the duty of hearing and determining any questions of difference which may arise between companies in the course of their business, and which may be submitted to them by the parties mutually interested. It shall also be their duty to consider and report on questions relating to forms of contracts of insurance, having reference as well to the written part of a policy as to the printed form.

B When any matter shall be referred to the Committee on Arbitration for decision, the Committee, before considering the same, shall notify all parties thereto of the time and place of their meeting, when an opportunity shall be offered such parties to be heard in their own behalf if desired.

C The Committee shall keep such statistics as may be outlined by the Board, and also a permanent record of their proceedings, and shall make a monthly report to the Board.

SECTION 18—THE COMMITTEE ON ORIGIN OF FIRES.

A The Committee shall keep themselves in communication with the Fire Department, and shall from time to time recommend to the Board such measures as they may deem necessary to be taken for the prevention of fires from incendiarism, explosions, spontaneous combustion or other causes. They shall thoroughly investigate all suspected cases of arson or fraud.

B The Committee shall keep such statistics as may be outlined by the Board, and also a permanent record of their proceedings, and shall make a monthly report to the Board.

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SECTION 19—SPECIAL COMMITTEES.

All Special Committees shall be appointed by the President, unless otherwise provided for in these By-Laws, or ordered by the Board, and the names of all special committees shall be announced at the session of the Board creating them or at the session next succeeding, unless the Board shall otherwise direct.

SECTION 20—HEARINGS BY COMMITTEES.

When a resolution has been introduced and is by vote referred to a Committee, the mover thereof shall have the right to be heard in its favor before such Committee if he shall so request.

SECTION 21—EMPLOYEES OF COMMITTEES.

The Standing Committees may employ such assistants, clerks or surveyors as shall be approved by the Board, after a report thereon by the Committee on Finance, and shall also define the duties of such clerks, surveyors or assistants. A

The several Standing Committees shall define the duties of their employees. B

SECTION 22—THE COMMITTEES' REPORTS FOR BUDGETS.

Each committee shall, at least ten days before the end of each fiscal year, prepare and submit to the Committee on Finance, a report showing, in detail, the estimated expense for the next ensuing year, of said committee and its employees.

ARTICLE IV—REVISION OF HAZARDS.

The classes of hazards may be revised once in each year, and changes made in the same shall be finally acted upon at the regular meeting of the Board, in

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November of each year, and go into effect on the first day of January following; and no changes in the classes of hazards shall be made at any other time, except by a three-fourths vote on a month's previous notice of the change being given. New hazards coming to the notice of the Board may be classed at any regular meeting, and shall not be changed thereafter, except in accordance with the above provisions.

ARTICLE V—TARIFF ASSOCIATION.

A There may be formed of such members of this Board, as shall so elect, an organization of the nature of a Tariff Association. Such organization may use that name, to designate their body, or any other they may deem appropriate. Such organization may stipulate the terms upon which additional members may be admitted thereto, and for what causes members may be expelled therefrom, and further that exclusion from membership of such organization shall not operate as an exclusion from this body. Such organization shall be fully entitled to adopt such by-laws and such regulations as the members shall determine upon.

B They shall also be entitled to use the rooms of the Board for the purpose of holding meetings.

ARTICLE VI—AMENDMENT OF BY-LAWS.

The By-Laws may be altered or amended only at a stated monthly meeting by a two-thirds vote of all members present and voting, and after submission to the Board of the proposed amendment, in writing, at a meeting held at least one month previous to a vote being taken thereon.

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